



Order Filed on January 3, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
130 Clinton Road, Lobby B, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
Facsimile: 973-404-8886
Attorneys for Secured Creditor

Kimberly A. Wilson, Esq. (031441997)

In Re:

Jose T. Fermin,
Debtor,
Altagracia Fermin,
Joint Debtor.

Case No.: 22-11630-JKS

Chapter: 13

Judge: John K. Sherwood

Recommended Local Form:

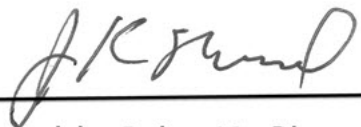
☒ Followed

☐ Modified

ORDER VACATING STAY

The relief set forth on the following page, is hereby **ORDERED**.

DATED: January 3, 2023



Honorable John K. Sherwood
United States Bankruptcy Court

Upon the motion of Selene Finance LP as servicer for U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for VRMTG Asset Trust,

Page 2

Debtors: Jose T Fermin and Altagracia Fermin

Case No.: 22-11630-JKS

Caption of Order: **Order Vacating Stay**

(“Secured Creditor”) under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor’s rights in regard to the following:

☒ Real property more fully described as:

250 Maple St, Kearny, NJ 07032-2014

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff’s sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff’s sale (purchaser’s assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

Secured Creditor shall serve this Order on the Debtor(s), any trustee, and any other party who entered an appearance on the motion.